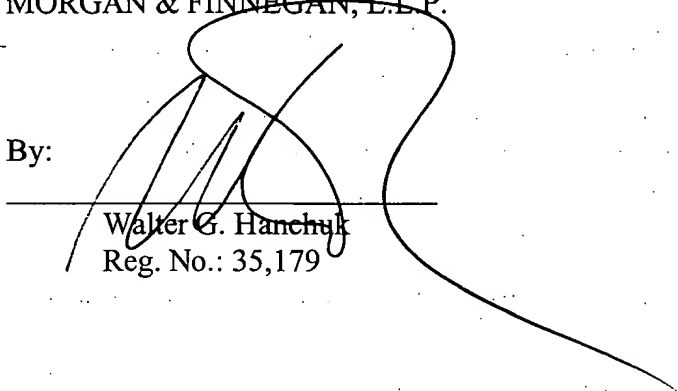


If the Commissioner determines that an additional fee is due, applicant authorizes the Commissioner to charge any required fee, or credit any overage, to deposit account 13-4500, Order No. 4159-4003US1. A duplicate of this sheet is included.

Respectfully submitted,

MORGAN & FINNEGAN, L.L.P.

By:


Walter G. Hanchuk
Reg. No.: 35,179

Date: August 3, 2001

MORGAN & FINNEGAN, L.L.P.
345 Park Avenue
New York, NY 10154
(212)758-4800 / (212)751-6849 (facsimile)